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Substitute for form 1449/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: February 11, 2010 (use as many sheets as necessary)			Application Number	10/737,298	
			Filing Date	12/16/2003	
			First Named Inventor	John L. Kemper	
			Art Unit	3691	
			Examiner Name	Hamilton, Lalita M.	
Sheet	1	of	3	Attorney Docket Number	037607-0251

U.S. PATENT DOCUMENTS

Examiner or Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A1	6,904,412 B1	06-07-2005	Broadbent et al.	
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	A4	2002/0188556 A1	12-12-2002	Colica et al.	
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UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code ² (if known)			
	A12	11/322,838	12-30-2005	Flaxman et al.	
	A13	11/322,911	12-30-2005	Flaxman et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS

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	A14	ALCORN LOWELL, "Killing the Paper," Mortgage Banking, August 2005, 3 pgs, Mortgage Bankers Association, Washington, DC, USA.	

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	A15	ALLEN ROB and ZUR MUEHLEN MICHAEL, "Workflow Classification Embedded & Autonomous Workflow Management Systems," Workflow Management Coalition, March 10, 2000, 8 pgs, Workflow Management Coalition, Hingham, MA, USA.	
	A16	ALLEN ROB, "Workflow: An Introduction," Workflow Handbook, 2001, 24 pgs, Workflow Management Coalition, Hingham, MA, USA.	
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	A18	DETWILER MICHAEL, "Getting a Grip on WORKFLOW," Mortgage Banking, August 2004, 4 pgs, Mortgage Bankers Association, Washington, DC, USA.	
	A19	DOSTER, LAURA, Countrywide's CTO.(Countrywide Home Loans Inc.'s Richard Jones) (Company Profile) (Interview) (Statistical Data Included), Mortgage Banking, April 1, 2001, pgs 11, Mortgage Bankers Association of America, USA.	
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	A22	HOLLINGSWORTH DAVID, "The Workflow Reference Model 10 Years On," Workflow Handbook, 2004, 18 pgs, Workflow Management Coalition, Hingham, MA, USA.	
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	A25	KELVIE BILL and KRAFT MICHAEL, "Technology in the Mortgage Industry: The Fannie Mae Experience," IT Pro, May - June 2002, Vol. 2, Issue 3, 9 pgs, IT Professional, Washington, DC, USA.	
	A26	LAURIE MICHAEL, "Challenge in Automating eMortgages," Mortgage Banking, December 2004, 6 pgs, Mortgage Bankers Association, Washington, DC, USA.	

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	A27	PLESUMS CHARLES, "Introduction to Workflow," Workflow Handbook, 2002, 20 pgs, Workflow Management Coalition, Hingham, MA, USA.		
	A28	PRIOR CAROL, "Workflow and Process Management," Workflow Handbook, 2003, 9 pgs, Workflow Management Coalition, Hingham, MA, USA.		
	A29	PYKE JON and WHITEHEAD ROGER, "Does Better Math Lead to Better Business Processes?" November 14, 2003, 7 pgs, Workflow Management Coalition, Hingham, MA, USA.		
	A30	TAGLIA PETE and WILLIAMS BILL, "Managing Fallout in a Volatile World," MBA National Secondary Marketing Conference, April 8, 2003, 41 pgs, Mortgage Bankers Association, Washington, DC USA.		
	A31	TENUTA JOHN R., "The LOS Meets the e-Mortgage," Mortgage Banking, October 2003, 5 pgs, Mortgage Bankers Association, Washington, DC, USA.		
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	A33	VAN VALKENBURG PAUL T., "Pipeline Risk Management: Recent Trends, Strategies and Accounting Implications," MBA Accounting and Tax Conference 2002, December 12, 2002, 21 pgs, Mortgage Bankers Association, Washington, DC, USA.		
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